

## How to Apply for Assistance

1. Request Application packet. Call 303-77-4648 or visit [www.ci.longmont.co.us/cdbg/housing](http://www.ci.longmont.co.us/cdbg/housing)
2. Submit completed application and copies of required documentation to the City to be determined income eligible. Please allow at least 2 weeks for initial eligibility determination.\* A faster processing time applies to emergency repairs. The Program is able to assist a small number of households between 81 and 120% AMI income limits. Contact the City for more information.
3. The City will conduct an initial walk through of the damaged property to determine eligible repairs.

## 2014 Boulder County Income Limits

Family Size	50% AMI	80% AMI
1	\$33,650	\$44,750
2	\$38,450	\$51,150
3	\$43,250	\$57,550
4	\$48,050	\$63,900
5	\$51,900	\$69,050
6	\$55,750	\$74,150
7	\$59,600	\$79,250
8	\$63,450	\$84,350

\* All household member must sign an affidavit stating that they are either US Citizens or are in the Country lawfully and provide valid documentation. Does not apply to households applying for emergency repair assistance.

For more information about the  
**City of Longmont Flood Recovery  
Home Repair Program**  
please contact

Molly McElroy

Housing and Community Investment Specialist

350 Kimbark Street

Longmont, CO 80501

Tel: 303-774-4648

Email: [molly.mcelroy@ci.longmont.co.us](mailto:molly.mcelroy@ci.longmont.co.us)

Para información en español:

Tel: 303-651-8444

**Equal Opportunity:** In accordance with the provisions of the Equal Opportunity Act, there will be no discrimination against an applicant for these benefits on the basis of age, source of income, sex, race, marital status, sexual orientation, national origin, religion, or handicap. If you or a member of your household is an individual with a disability, you have the right to request reasonable accommodation for that disability.

The City of Longmont is committed to assuring that each individual has an equal opportunity to the use and enjoyment of the benefits of this program.

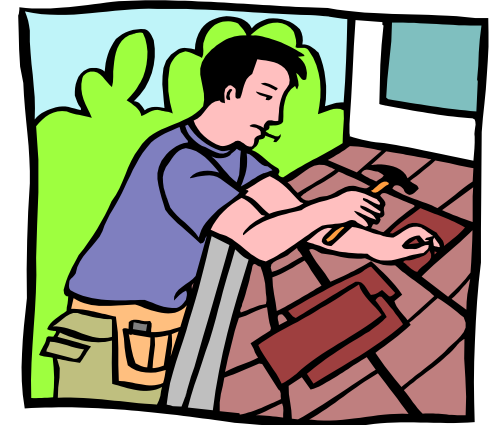
Spanish translation is available upon request

TDD service for those individuals with hearing and speech disabilities is available through Colorado Relay Services at 1-800-659-3656.



**LONGMONT  
HOUSING & COMMUNITY  
INVESTMENT**  
A Division of Community Services

## City of Longmont Flood Recovery Homeowner Home Repair Program



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[www.ci.longmont.co.us/flood-info/  
flood\\_assistance](http://www.ci.longmont.co.us/flood-info/flood_assistance)

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# FLOOD RECOVERY HOME REPAIR PROGRAM

## General Program Information

The Flood Recovery Home Repair Program assists qualified Longmont households whose primary residence was damaged by the September 2013 floods to complete repairs. The Program will supplement other funds the owner has received to repair or reconstruct their home.

The amount of assistance for a household is limited to 50% of the Boulder County Assessor's pre-flood appraised value of the property, less all financial assistance received, with a maximum assistance amount of \$100,000.

### Property Requirements

- Must be located in the City of Longmont limits.
- Single family homes, townhomes, condos, and mobile homes are eligible.
- Must have been owner-occupied at the time of the flood and will be owner-occupied after the completion of repairs.
- Must be the household's primary residence. Second homes and vacation or rental properties are ineligible.
- Must have sustained damage as a result of the September 2013 flood with Full Verified Loss (FVL) of at least \$5,000. For mobile homes the FVL is \$2,000.

## Eligible Activities

### Repairs

Repairs to make the home safe, sanitary, and habitable. All repair work must address damage caused by the 2013 flood.

### Reconstruction

The full or partial demolition and/or reconstruction of an existing home on the same property with the same foot print and number of bedrooms.

### Replacement of Mobile Homes (not to exceed \$50,000)

The purchase of a replacement mobile home is eligible if the repairs to the existing home exceed 50% of the value of the home.

### Relocation of Homes

Relocation of a single family or mobile home from its current location in the floodplain to a permanent location outside the floodplain.

### Emergency Repairs (not to exceed \$10,000)

Emergency repairs that address specific hazards posing an immediate danger to the household's health and safety.

Priority for assistance will be given to households who are/were living in mobile/manufactured housing, are elderly, and/or are disabled.

## Terms of Assistance

### Grant

- Households with a gross annual income at or **below 30%** of AMI (Area Median Income) are eligible.
- The grant does not have to be repaid.

### 5-Year Forgivable Loan

- Households with a gross annual income between **31% and 80%** of AMI (Area Median Income) are eligible.
- 20% (1/5th) of the loan is forgiven each year the home remains the owner's primary residence. No interest accrues.
- The remaining loan balance is repaid if within the first 5 years the home is sold, refinanced, title is transferred, or the property is no longer the owner's primary residence.

### Repayment Loan—Limited Funds

Households with a gross annual income over **81%** of AMI (Area Median Income) may be eligible. **Please contact the City for availability.**

- The loan requires monthly payments and is at 0% interest. The loan is repaid over 20 years. Any remaining loan balance is due at the time of sale, refinance, transfer of title, or when the home is no longer the owner's primary residence.
- The household must have sufficient equity in the home to support the loan amount.